

IN RE:

DANIEL K. CRAVENER, II  
JAMIE L. CRAVENER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-22497

Chapter 13

Document No.: 86

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 21st day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
3/21/25 11:45 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Daniel K. Cravener, II  
Jamie L. Cravener  
Debtors

Case No. 19-22497-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 21, 2025

User: auto  
Form ID: pdf900

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel K. Cravener, II, Jamie L. Cravener, 161 Nassau Drive, Pittsburgh, PA 15239-2138
sp	+ Ty M. Osterman, Edgar Snyder & Associates, LLC, 600 Grant Street, Pittsburgh, PA 15219-2807
15091218	Dollar Bank, Credit Card Operations, PO Box 1700, Pittsburgh, PA 15230-1700
15075420	Harmony Hills, 18121 Boys Ranch Road, Altoona, FL 32702-9090
15075424	+ Riverset Credit Union, 53 South 10th Street, Pittsburgh, PA 15203-1142
15075425	Sundance Vacations & Travel Advantage, c/o Tristate Financial Inc., Po Box 29352, Phoenix, AZ 85038-9352
15075427	Tristate Financial, PO Box 29352, Phoenix, AZ 85038-9352

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:54:10	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:54:22	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:04:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 22 2025 00:46:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114437	Email/Text: ally@ebn.phinsolutions.com	Mar 22 2025 00:46:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15091211	+ Email/Text: ally@ebn.phinsolutions.com	Mar 22 2025 00:46:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15075413	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15097630	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15075414	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 22 2025 00:46:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15224407	Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2025 00:46:00	Carrington Mortgage Services, LLC, P.O. BOX 3730, Anaheim, CA 92806
15094107	Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 01:04:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15075415	Email/PDF: ais.chase.ebn@aisinfo.com		

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		Mar 22 2025 00:54:21	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15075416	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 22 2025 00:53:22	Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
15075417	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Mar 22 2025 00:53:49	Citi Bank, Po Box 6217, Sioux Falls, SD 57117-6217
15075418	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Mar 22 2025 00:46:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
15115240	+ Email/Text: kburkley@bernsteinlaw.com		
		Mar 22 2025 00:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15075419	Email/Text: SAABankruptcy@fcbanking.com		
		Mar 22 2025 00:46:00	First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400
15083240	^ MEBN		
		Mar 22 2025 00:44:59	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15086244	+ Email/Text: RASEBN@raslg.com		
		Mar 22 2025 00:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15106955	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 22 2025 01:04:41	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15091222	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Mar 22 2025 00:46:00	Kay Jewelers, PO Box 659728, San Antonio, TX 78265-9728
15091221	+ Email/Text: BKRMailOPS@weltman.com		
		Mar 22 2025 00:46:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15075421	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 22 2025 00:46:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
15091365	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 22 2025 00:53:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15091224	^ MEBN		
		Mar 22 2025 00:44:33	Maurly Cobb, 301 Beacon Parkway, Suite 100, Birmingham, AL 35209-3103
15075422	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 22 2025 00:53:49	Old Navy, c/o Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15075423	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 22 2025 00:46:00	PNC Bank Card Services, PO Box 3180, Pittsburgh, PA 15230
15108821	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 22 2025 00:46:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15117204	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Mar 22 2025 00:53:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15091226	Email/Text: pcabkt@phillips-cohen.com		
		Mar 22 2025 00:46:00	Phillips & Cohen, Mail Stop 661, 1002 Justison St., Wilmington, DE 19801-5148
15110239	Email/Text: bnc-quantum@quantum3group.com		
		Mar 22 2025 00:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15110241	Email/Text: bnc-quantum@quantum3group.com		
		Mar 22 2025 00:46:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15091228	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 22 2025 00:53:45	Resurgen Capital Services, PO Box 10497, Mail Stop 576, Greenville, SC 29603-0497
15075917	^ MEBN		
		Mar 22 2025 00:44:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15075426	Email/PDF: ais.tmobile.ebn@aisinfo.com		
		Mar 22 2025 00:53:44	T-Mobile, Po Box 37380, Albuquerque, NM

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15085788	Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 00:53:45	87176-7380 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15075428	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 22 2025 00:46:00	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15083208	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 22 2025 00:46:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201,, Lincoln, NE 68508-1911
15075430	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2025 00:46:00	Victoria Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15091236	Email/Text: BKRMailOps@weltman.com	Mar 22 2025 00:46:00	Weltman Weinberg & Reis CO, LPA, 323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgages Services, LLC
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15091212	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15091213	*+	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15091214	*	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15091215	*	Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
15091216	*+	Citi Bank, Po Box 6217, Sioux Falls, SD 57117-6217
15091217	*+	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
15091219	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court:, First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400
15091220	*	Harmony Hills, 18121 Boys Ranch Road, Altoona, FL 32702-9090
15091223	*+	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
15091225	*+	Old Navy, c/o Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15091227	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank Card Services, PO Box 3180, Pittsburgh, PA 15230
15091229	*+	Riverset Credit Union, 53 South 10th Street, Pittsburgh, PA 15203-1142
15091230	*	Sundance Vacations & Travel Advantage, c/o Tristate Financial Inc., Po Box 29352, Phoenix, AZ 85038-9352
15091231	*P++	T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, T-Mobile, Po Box 37380, Albuquerque, NM 87176-7380
15091232	*	Tristate Financial, PO Box 29352, Phoenix, AZ 85038-9352
15075429	*+	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15091233	*+	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15091234	*+	U.S. Department of Education, c/o Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15091235	*+	Victoria Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Carrington Mortgages Services LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Carrington Mortgages Services LLC dcarlon@kmlawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Kenneth Steidl	on behalf of Joint Debtor Jamie L. Cravener julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Daniel K. Cravener II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10